

What I claim is:

1. A method of determining the risk of default and/or late payment by a potential borrower which is a supplier in a supply chain by:

5 factoring in the supplier's credit score; and
factoring in the Original Equipment Manufacturer's evaluation of the supplier.

2. The method of claim 1 wherein the evaluation of the supplier includes the OEM's determination of how important the supplier is to the OEM.

3. The method of claim 1 wherein the evaluation of the supplier includes how important the supplier is to the functioning of the supply chain.

4. A method of determining the credit worthiness of a first supplier by:
factoring in the first supplier's credit score; and
factoring in a second supplier's evaluation of the first supplier.

5. The method of claim 4 wherein the evaluation of the first supplier includes the second supplier's determination of how important the first supplier is to the second supplier.

6. The method of claim 4 wherein the evaluation of the first supplier includes how important the first supplier is to the functioning of a supply chain.

7. A method of doing business comprising:

an Original Equipment Manufacturer receiving information regarding supplier operations from both direct and indirect suppliers;

the direct suppliers and indirect suppliers receiving a value from the Original

5 Equipment Manufacturer by participating in a favorable supply chain financing program; and

such information is used as data inputs for data processing to assist in the coordination and/or management of supply chain activities.

8. A method of providing credit enhancement to the benefit of a supplier in a

10 supply chain comprising:

determining the value of the supplier to an Original Equipment Manufacturer and/or the functioning of the supply chain; and

transmitting an assurance from the Original Equipment Manufacturer to at least one third party lender or at least one investor that the supplier is an important part of
15 the Original Equipment Manufacturer's business.

9. A method of doing business comprising:

determining by a financial institution the risk of default and/or late payment by a potential borrower which is a supplier in a supply chain wherein the determination of the
20 credit risk associated with the supplier includes taking account of an Original Equipment Manufacturer's valuation of the supplier in a supply chain which supplies the Original Equipment Manufacturer with goods or services;

using the determined credit risk as a factor in issuing asset backed securities
employing credit enhancement techniques; and

providing information regarding the supplier's operations to the Original
Equipment Manufacturer where such information is used as data inputs for data processing to
5 assist in the coordination and/or management of supply chain operations.

10 10. A method of doing business comprising:
obtaining favorable loan conditions for a participant in a supply chain; and
in exchange for obtaining favorable loan conditions, requiring the participant
to participate in educational programs about the importance of the supply chain on how the
participant should operate so as to maximize supply chain operations.

15 11. A method of doing business comprising:
(2.)
using credit enhancement techniques by a strong participant in a supply chain
to support asset backed securities; and
obtaining favorable loan conditions for a weak participant in the supply chain
based upon the strong participant's support of the asset backed securities.

20 12. A method of doing business comprising:
assisting a small/weak participant in a first supply chain to obtain favorable
financing supported by a large/strong participant;

using the favorable financing provided to the small/weak participant to produce additional goods and/or services supplied to a second supply chain which competes with the first supply chain; and

providing rebates to the large/strong participant from the small/weak

- 5 participant within the first supply chain in exchange for the assistance provided by the large/strong participant.

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